Case 15-28934 Doc 1 Filed 08/24/15 Entered 08/24/15 19:29:58 Desc Main Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois					Volunta	nry Petition		
Name of Debtor (if individual, enter Last, First, Hacker, Dawn Louise	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names): AKA Dawn Hacker-Rogers; FKA Da	•		All Ot (include	her Names de married,	used by the I maiden, and	Joint Debtor i trade names)	in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-8089	ayer I.D. (ITIN)/Comp	lete EIN	Last for	our digits o	f Soc. Sec. or	r Individual-7	Taxpayer I.D. (ITI)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 24826 S. Willow Brook Trail Crete, IL	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and Stat	e): ZIP Code
		0417						Zii Code
County of Residence or of the Principal Place o Will	f Business:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	tor (if differer	nt from street addr	ess):
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)		f Business one box)					tcy Code Under led (Check one bo	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors	☐ Health Care Bus: ☐ Single Asset Rea in 11 U.S.C. § 10 ☐ Railroad ☐ Stockbroker ☐ Commodity Brol ☐ Clearing Bank ☐ Other	al Estate as de 01 (51B)	efined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	napter 15 Petition a Foreign Main P napter 15 Petition a Foreign Nonma	for Recognition roceeding for Recognition
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Country of debtor's center of main interests: Tax-Exempt Entity (Check box, if applicable) Each country in which a foreign proceeding Debtor is a tax-exempt organization		S	defined	are primarily contains 11 U.S.C. § red by an indivioual, family, or	onsumer debts, § 101(8) as idual primarily	for	Debts are primarily business debts.
Filing Fee (Check one box	к)	Check one			•	ter 11 Debto		
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A. □ Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat	ion certifying that the Rule 1006(b). See Officia 7 individuals only). Mus	Debt	tor is not tor's aggr less than S applicable lan is bein eptances	regate nonco \$2,490,925 (e.e. boxes: ag filed with of the plan w	ntingent liquidanount subject	defined in 11 U ated debts (exc to adjustment	J.S.C. § 101(51D). luding debts owed to	o insiders or affiliates) y three years thereafter). of creditors,
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distributions.	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR CO	URT USE ONLY
1- 50- 100- 200-	1,000- 5,001-		5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	00,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): **Voluntary Petition** Hacker, Dawn Louise (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Thomas L. Murphy August 22, 2015 Signature of Attorney for Debtor(s) (Date) Thomas L. Murphy 1998277 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Name of Debtor(s):

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Dawn Louise Hacker

Signature of Debtor Dawn Louise Hacker

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 22, 2015

Date

Signature of Attorney*

X /s/ Thomas L. Murphy

Signature of Attorney for Debtor(s)

Thomas L. Murphy 1998277

Printed Name of Attorney for Debtor(s)

Petti Murphy & Associates

Firm Name

1100 Ravinia Place Orland Park, IL 60462

Address

Email: tmurphy@pettimurphylaw.com

708-403-5500 Fax: 708-403-9749

Telephone Number

August 22, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Hacker, Dawn Louise

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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7	ĸ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v
_

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing a responsibilities.); □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Dawn Louise Hacker Dawn Louise Hacker
Date: August 22, 201	5

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker		Case No	
		Debtor	,	
			Chapter	13
			• -	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	15,061.00		
B - Personal Property	Yes	4	70,735.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		33,256.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		8,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		229,159.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			10,254.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,545.00
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	85,796.00		
			Total Liabilities	270,415.44	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker		Case No	
-		Debtor		
			Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	8,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	52,691.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	60,691.00

State the following:

Average Income (from Schedule I, Line 12)	10,254.00
Average Expenses (from Schedule J, Line 22)	8,545.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	18,869.49

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY"		0.00
column 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY"	8,000.00	
column 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO	0,000.30	0.00
PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		229,159.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		229,159.44

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B6A (Official Form 6A) (12/07)

In re	Dawn Louise Hacker	Case No	
-		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Timeshare Location: 10,000 Turskey Lake Rd,	Joint Tenants Orlando, FL	J	15,061.00	13,916.00
Description and Location o	of Property Nature of Debt Interest in Prop		Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

32819

Sub-Total > 15,061.00 (Total of this page)

15,061.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Dawn Louise Hacker	Case No	
_		Debtor ,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash Location: 24826 S. Willow Brook Trail, Crete IL 60417	W	50.00
2.	accounts, certificates of deposit, or shares in banks, savings and loan,	Checking Acct #244 Location: Fort Campbell Federal, 2050 Lowe's Dr, Clarksville, TN 37040	W	200.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Acct #116 Location: CHASE, 202 Forest Blvd, Park Forest, IL 60466	J	50.00
		Checking Acct #280 Location: CHASE, 202 Forest Blvd, Park Forest, IL 60466	W	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit Location: Jacqueline Payne, 8551 High Stone Way, Frankfort, IL 60615	J	900.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc household goods and furnishings Location: 24826 S. Willow Brook Trail, Crete IL 60417	W	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Medical books Location: 24826 S. Willow Brook Trail, Crete IL 60417	W	300.00
6.	Wearing apparel.	Necessary clothing of adult female Location: 24826 S. Willow Brook Trail, Crete IL 60417	W	400.00
7.	Furs and jewelry.	Wedding ring Location: 24826 S. Willow Brook Trail, Crete IL 60417	W	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
			Sub-Tota	al > 3,650.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Name insurance company of each policy and itemize surrender or		Term life insurance with \$612,000 death benefit Location: OFEGLI, PO Box 6080, Scranton, PA 18505	W	0.00
	refund value of each.		Veteran's Term Life Insurance with \$150,000 death	W	0.00
			benefit Location: Prudential, PO Box 41618, Philadelphia, PA 19176		
			AD&D Term Insurance with \$30,000 benefit Location: Fort Campbell, 2050 Lowes Dr, Clarksville, TN 37040	W	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Advocate Health 401k Location: ADP NJ CRS, P.O. Box 13399, Newark, NJ 07101	W	406.00
			Advocate Health Pension Plan Location: ADP NJ CRS, P.O. Box 13399, Newark, NJ 07101	W	15,643.00
			VA Thrift Savings Plan Location: TSP, PO Box 3805021, Birmingham, AL 35238	W	25,953.00
			FERS Annuity Location: U.S. Office of Personnel Management, Retirement Operations Center, PO Box 45, Boyers, PA 16017	W	2,683.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

44,685.00 Sub-Total > (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

			Debtor		
	:	SCHEDU	LE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Location	nn license n: IL Dept Prof Reg, 100 W Randolph 9t , IL 60601	W th Flr,	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
				Sub-Tot	al > 0.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No.
_		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Automobiles, trucks, trailers, and other vehicles and accessories.		Nissan Quest 35,000 miles ion: 24826 S. Willow Brook Trail, Crete IL	W	21,900.00
		Buick Locat 60417	a 180,000 miles (not running) cion: 24826 S. Willow Brook Trail, Crete IL	W	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
	Other personal property of any kind not already listed. Itemize.	Locat	sabilty Payments of \$1,800 per month ion: U.S. Department of Veterans Affairs, 810 ont Avenue NW, Washington DC 20420	W	Unknown

Sub-Total > 22,400.00 (Total of this page)

Total > **70,735.00**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Dawn Louise Hacker		Case No.	
-		D 1.	- /	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		neck if debtor claims a homestead exe 55,675. (Amount subject to adjustment on 4/1, with respect to cases commenced on	/16, and every three years thereaj
Description of Property	Specify Law Providin Each Exemption	g Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Timeshare Location: 10,000 Turskey Lake Rd, Orlando, FL 32819	735 ILCS 5/12-1001(b)	1,050.00	15,061.00
Cash on Hand Cash Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Concher Fort Campbell Federal, 2050 Lowe's Dr, Clarksville, TN 37040	ertificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Checking Acct #116 Location: CHASE, 202 Forest Blvd, Park Forest, IL 60466	735 ILCS 5/12-1001(b)	50.00	50.00
Checking Acct #280 Location: CHASE, 202 Forest Blvd, Park Forest, IL 60466	735 ILCS 5/12-1001(b)	50.00	50.00
Security Deposits with Utilities, Landlords, and Oth Security Deposit Location: Jacqueline Payne, 8551 High Stone Way, Frankfort, IL 60615	<u>ers</u> 735 ILCS 5/12-1001(b)	900.00	1,800.00
Household Goods and Furnishings Misc household goods and furnishings Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectibles Medical books Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(d)	300.00	300.00
Wearing Apparel Necessary clothing of adult female Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(a)	400.00	400.00
Furs and Jewelry Wedding ring Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(b)	200.00	200.00

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Dawn Louise Hacker	Case No	
_		,	
· <u>-</u>		Dahtar	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in Insurance Policies Term life insurance with \$612,000 death benefit Location: OFEGLI, PO Box 6080, Scranton, PA 18505	735 ILCS 5/12-1001(f)	0.00	0.00
Veteran's Term Life Insurance with \$150,000 death benefit Location: Prudential, PO Box 41618, Philadelphia, PA 19176	735 ILCS 5/12-1001(f)	0.00	0.00
AD&D Term Insurance with \$30,000 benefit Location: Fort Campbell, 2050 Lowes Dr, Clarksville, TN 37040	735 ILCS 5/12-1001(f)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of Advocate Health 401k Location: ADP NJ CRS, P.O. Box 13399, Newark, NJ 07101	or Profit Sharing Plans 735 ILCS 5/12-1006	406.00	406.00
Advocate Health Pension Plan Location: ADP NJ CRS, P.O. Box 13399, Newark, NJ 07101	735 ILCS 5/12-1006	15,643.00	15,643.00
VA Thrift Savings Plan Location: TSP, PO Box 3805021, Birmingham, AL 35238	735 ILCS 5/12-1006	25,953.00	25,953.00
FERS Annuity Location: U.S. Office of Personnel Management, Retirement Operations Center, PO Box 45, Boyers, PA 16017	735 ILCS 5/12-1006	2,683.00	2,683.00
<u>Licenses, Franchises, and Other General Intangible</u> Physician license Location: IL Dept Prof Reg, 100 W Randolph 9th Flr, Chicago, IL 60601	<u>es</u> 735 ILCS 5/12-1001(d)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2014 Nissan Quest 35,000 miles Location: 24826 S. Willow Brook Trail, Crete IL 60417	735 ILCS 5/12-1001(c)	2,400.00	21,900.00
Other Personal Property of Any Kind Not Already L VA Disabilty Payments of \$1,800 per month Location: U.S. Department of Veterans Affairs, 810 Vermont Avenue NW, Washington DC 20420	<u>listed</u> 735 ILCS 5/12-1001(g)(2)	0.00	Unknown

10tal. 31,703.00 00,130.00	Total:	51,785.00	86,196.00
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B6D (Official Form 6D) (12/07)

In re	Dawn Louise Hacker	Case No	_
-		Dehtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1	Τ.,	shand Wife Joint or Community	T٠	Lu	Ы	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	LIQU	D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx7945			6/2014		E			
Nissan Motor Acceptance 8900 Freeport Parkway Irving, TX 75063	x	J	Car Ioan 2014 Nissan Quest 35,000 miles Location: 24826 S. Willow Brook Trail, Crete IL 60417 Value \$ 21,900.00				19,340.00	0.00
Account No. unknown	t	T	11/2014	+			10,01010	0.00
Westgate Lakes LLC 5601 Windhover Dr Orlando, FL 32819	x	J	Mortgage on timeshare Timeshare Location: 10,000 Turskey Lake Rd, Orlando, FL 32819					
			Value \$ 15,061.00				13,916.00	0.00
Account No.			Value \$	_				
Account No.								
			Value \$					
continuation sheets attached		1	(Total of t		tota pag		33,256.00	0.00
			(Report on Summary of So		Γota dule		33,256.00	0.00

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B6E (Official Form 6E) (4/13)

In re	Dawn Louise Hacker	Case No.	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Dawn Louise Hacker		Case No.	
_		Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED H W AND MAILING ADDRESS **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2014 Account No. none Alimony Jimmy Rogers 0.00 4724 Vincennes #501 Chicago, IL 60615 W 8,000.00 8,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 8,000.00 8,000.00 Total 0.00

(Report on Summary of Schedules)

8,000.00

8,000.00

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B6F (Official Form 6F) (12/07)

In re	Dawn Louise Hacker	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	sband, Wife, Joint, or Community		UNL	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E	I GUI DAT	DISPUTED	AMOUNT OF CLAIM
Account No. unknown			8/2013	Ť	ΙĖ		
Advocate Medical Group 2311 W 22nd St #300 Oak Brook, IL 60523		v	Tail Coverage Insurance Premium		D		7,000.00
Account No. 8461448943PA0			8/2006		\dagger	+	
American Education Services PO Box 611047 Harrisburg, PA 17106	x	J	Student loan				
							3,980.00
Account No. 8461448943PA0 American Education Services PO Box 611047 Harrisburg, PA 17106	x	J	7/2007 Student Ioan				
							4,964.00
Account No. 3499913707999593 AMEX PO Box 981537 El Paso, TX 79998		v	2013 Credit card debt				
							4,034.00
6 continuation sheets attached	•		(Total	Sub of this			19,978.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker		Case No.	
_		Debtor		

	Tc	Гни	sband, Wife, Joint, or Community	T _C	Lii	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	U I D	DISPUTED	AMOUNT OF CLAIM
Account No. 15067101574				Т	A T E D		
Nationwide PO Box 26314 Lehigh Valley, PA 18002			Representing: AMEX		D		Notice Only
Account No. 7497399560xxxxxx	+	\vdash	2012	+		\vdash	
Bank of America PO Box 982235 El Paso, TX 79998	x	J	Credit card debt				
							9,699.00
Account No. 15 SC 1267 Blatt Hasenmiller 10 S LaSalle St Ste 2200 Chicago, IL 60603			Representing: Bank of America				Notice Only
Account No. 426684132245xxxx	\dagger		2012	+			
Chase PO Box 15298 Wilmington, DE 19850		w	Credit card debt				8,941.00
Account No. unknown	+		2009	+	\vdash		3,5 . 1.00
Comp Imaging Assoc 1201 S Main St Crown Point, IN 46307		w	Medical services				518.00
Sheet no. _1 of _6 sheets attached to Schedule or	 f			Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				19,158.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No.	
_		Debtor	

CDEDITORIGATAN	С	Hu	sband, Wife, Joint, or Community		сΤ	υ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	[N F N G	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. 318787892471					Т	A T E		
Custom Collection Services 55 E 86th Ave Ste D Merrillville, IN 46410			Representing: Comp Imaging Assoc			D		Notice Only
Account No. 687945012903743			2012					
Dell PO Box 81607 Austin, TX 78708		w	Credit card debt					
								5,464.00
Account No. 6879450129037436337 Portfolio Recovery 140 Corp Blvd Norfolk, VA 23502			Representing: Dell					Notice Only
Account No. 02934681 SRA 401 Minnetonka Rd Somerdale, NJ 08083			Representing: Dell					Notice Only
Account No. 421740501002xxxx			12/2009	+				
Great Lakes Credit Union 2525 Green Bay Rd North Chicago, IL 60064	x	w	Credit card debt					
				_	_			13,212.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota			otal oag		18,676.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker		Case No.	
_		Debtor	•	

	16	I и	sband, Wife, Joint, or Community	16	Lii	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCUIDED AND	CORFIRGER	Ü	DISPUTED	AMOUNT OF CLAIM
Account No. 603532041732xxxx			2013	Т	D A T E D		
Home Depot PO Box 6497 Sioux Falls, SD 57117		w	Credit card debt		D		2,153.00
Account No. none	+	-	2011	-			2,133.00
John Hacker 16222 Stuebner Airline Rd #503 Spring, TX 77379		w	Personal loan				
							700.00
Account No. xxxxxxxx0046			2012				
Kohls PO Box 3115 Milwaukee, WI 53201		w	Credit card debt				2,053.00
Account No. xxxxxxxxx8215	╁	┝	2012	+			2,033.00
LTD 7322 Southwest Freeway Ste 1600 Houston, TX 77074		w	Assignee for Chase				
Account No. none	╬		cummulative	-			0.00
Lynn Pampalone 1560 Harrison St Crown Point, IN 46307		-	Personal loan				
							7,000.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			11,906.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	L Q	U T E	AMOUNT OF CLAIM
Account No. 932991808km0			8/2005	T	ΙĖ		
Mohela/Dept Edu 633 Spirit Dr Chesterfield, MO 63005		w	Student loan		D		2 720 00
Account No. 965249385100132002	╁		9/2002	+	-	-	3,728.00
Navient PO Box 9500 Wilkes Barre, PA 18773		w	Student loan				40,019.00
Account No. 789310	╀		4/2015	+	╀	+	40,013.00
Neurological Institute 521 E 86th Ave Ste Z Merrillville, IN 46410		-	Medical services				100.00
Account No. HA0074	╁		6/2015	+	\perp		100.00
Olympia Fields Dental Assoc 2555 W lincoln Hwy #107 Olympia Fields, IL 60461		-	Medical services				149.00
Account No. unknown			5/2013	+			1.000
Porter County Anesthesia 157 Franklin Valparaiso, IN 46383		w	Judgment				587.00
Sheet no4 of _6 sheets attached to Schedule of		_		Sub	tot	 a1	
Creditors Holding Unsecured Nonpriority Claims			(Total o				44,583.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No.	_
_		Debtor	

	C	Ни	sband, Wife, Joint, or Community	C	ш	Р	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 64D041303SC903 Jonathon OHara, attorney at Law 1304 Vale Park Rd Valparaiso, IN 46383			Representing: Porter County Anesthesia		T E D		Notice Only
Account No. unknown			2013				
Procare Physical Therapy 60 W 94th PI Crown Point, IN 46307		w	Judgment			x	
							882.00
Account No. 3704xxxx Genetos Retson & Yoon PO Box 57547 Jacksonville, FL 32241			Representing: Procare Physical Therapy				Notice Only
Account No. unknown Sanaz Hamidi MD 301 W Homer St Michigan City, IN 46360		_	4/2015 Medical services				
Account No. unknown			9/2010				1,490.00
Sprint 6391 Sprint Pkwy Overland Park, KS 66251		w	Cell phone			x	219.00
Sheet no. 5 of 6 sheets attached to Schedule of			<u> </u>	Subi	tota	 .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,591.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dawn Louise Hacker	Case No.	
_		Debtor	

	_	_		_	_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	16	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	LIQ	DISPUTED	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N	Ū	E	AMOUNT OF CLAIM
Account No. none	`` -		2013	₹ -	UNLIQUIDATED		
	1		Personal loan	L	Ď		
Stanley Bartkus 2653 W George St		w					
Chicago, IL 60618		''					
							1,400.00
Account No. divorce			2014				
Thomas L Murphy			Divorce attorney fees				
1100 Ravinia Pl		-					
Orland Park, IL 60462							
							1,063.24
Account No. 936064408	lacksquare		5/2004	+		\vdash	,
	1						
Wells Fargo Home Mortgage	l,	J	2011 Foreclosure deficiency				
PO Box 10335 Des Moines, IA 50306	^	٦					
Des Montes, IA 30300							
							109,804.20
Account No.				T			
	1						
Account No.							
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of				Sub			112,267.44
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	112,207.44
			<i>(</i> 0)		ota		229,159.44
			(Report on Summary of S	chec	ıule	es)	220,100.77

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B6G (Official Form 6G) (12/07)

_			
In re	Dawn Louise Hacker	Case No	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Jacqueline Payne 8551 High Stone Way Frankfort, IL 60423 Debtor is lessee of written one year lease for 24826 S Willow Brook Trail, Crete, IL 60417

Westgate Lakes LLC 5601 Windhover Dr Orlando, FL 32819 **Timeshare**

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B6H (Official Form 6H) (12/07)

In re	Dawn Louise Hacker	Case No	
_		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR Jimmy L. Rogers **Bank of America** 4724 Vinncennes #501 PO Box 982235 Chicago, IL 60615 El Paso, TX 79998 Jimmy L. Rogers Wells Fargo Home Mortgage 4724 Vinncennes #501 PO Box 10335 Chicago, IL 60615 Des Moines, IA 50306 **Great Lakes Credit Union** Jimmy L. Rogers 2525 Green Bay Rd 4724 Vinncennes #501 North Chicago, IL 60064 Chicago, IL 60615 Lynn Pampalone **Nissan Motor Acceptance** 15690 Harrison St 8900 Freeport Parkway Crown Point, IN 46307 Irving, TX 75063 Patricia Hacker Westgate Lakes LLC 24826 S Willow Brook Trail 5601 Windhover Dr Crete, IL 60417 Orlando, FL 32819 **American Education Services** Tamara L. Rogers 24826 S Willow Brook Trail PO Box 611047 Harrisburg, PA 17106 Crete, IL 60417 **American Education Services Tanara Rogers** 24826 S Willow Brook Trail PO Box 611047

Harrisburg, PA 17106

Crete, IL 60417

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	in this information to identify your c			
Deb	otor 1 Dawn Louis	e Hacker		
	otor 2 use, if filing)			
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS	
	se number own)			Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapter 13 income as of the following date:
<u>O</u> 1	fficial Form B 6I			MM / DD/ YYYY
S	chedule I: Your Inc	ome		12/1:
sup _i spo atta	olying correct information. If you use. If you are separated and you ch a separate sheet to this form.	are married and not fili r spouse is not filing w	ng jointly, and your spouse is livi ith you, do not include informatio	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question
sup _l spo	olying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment Fill in your employment	are married and not fili r spouse is not filing w	ng jointly, and your spouse is livi ith you, do not include informatio	ng with you, include information about your
supp spor attac	olying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information onal pages, write your name and	ng with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question
supp spor attac	blying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment Fill in your employment information.	are married and not fili r spouse is not filing w	ng jointly, and your spouse is living ith you, do not include information onal pages, write your name and Debtor 1	ng with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question Debtor 2 or non-filing spouse
supp spor attac	clying correct information. If you use. If you are separated and you ch a separate sheet to this form. 11: Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with	are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information on all pages, write your name and Debtor 1 Employed	ng with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question Debtor 2 or non-filing spouse Employed
supp spor attac	clying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment information. If you have more than one job, attach a separate page with information about additional	are married and not fili r spouse is not filing w On the top of any additi Employment status*	ng jointly, and your spouse is living ith you, do not include information on all pages, write your name and Debtor 1 Employed Not employed	pg with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question Debtor 2 or non-filling spouse Employed Not employed Purse sales
supp spor attac	clying correct information. If you use. If you are separated and you ch a separate sheet to this form. The provided Employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	are married and not fili r spouse is not filing w On the top of any additi Employment status* Occupation	ng jointly, and your spouse is living ith you, do not include information on all pages, write your name and Debtor 1 Employed Not employed Physician	pg with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question Debtor 2 or non-filling spouse Employed Not employed Purse sales
supp spor attac	clying correct information. If you use. If you are separated and you ch a separate sheet to this form. The separate sheet to this form. Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student	are married and not fili r spouse is not filing w On the top of any additi Employment status* Occupation Employer's name	Debtor 1 Employed Physician Department of Veteran Affai 1240 E 9th St Cleveland, OH 44199 here?	pg with you, include information about your nabout your spouse. If more space is needed, case number (if known). Answer every question Debtor 2 or non-filing spouse Employed Not employed Purse sales Thirty One Gifts LLC 3425 Morse Crossing

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 14,330.00 \$ 145.00

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

Official Form B 6I Schedule I: Your Income page 1

Deb	tor 1	Dawn Louise Hacker		Case	number (if known)		
				For	Debtor 1		or Debtor 2 or on-filing spouse
	Cop	y line 4 here	4.	\$	14,330.00	\$	145.00
5.	List	all payroll deductions:					
	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: FSA	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	\$_ \$_ \$_ \$_ \$_	5,254.00 115.00 741.00 0.00 699.00 400.00 0.00 212.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 0.00
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	7,421.00	\$	0.00
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	6,909.00	\$	145.00
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: VA Disability Pension or retirement income Gross income from Advocate Healthcare	8c. 8d. 8e.	\$\$\$ \$\$ \$	0.00 0.00 0.00 0.00 0.00 1,800.00 1,200.00	\$ \$ \$ \$ \$	0.00 0.00 200.00 0.00 0.00 0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	3,000.00	\$	200.00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		9,909.00 + \$		345.00 = \$ 10,254.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	deper		•		
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes Explain:	?				monthly income

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Debiti Dawii Louise Hackei Case number (ii khown)	Debtor 1 Dawn Louise Hacker Case number (if known)	
---	--	--

Official Form B 6I Attachment for Additional Employment Information

Debtor	
Occupation	Physician
Name of Employer	Advocate Health Care
How long employed	2 years
Address of Employer	3075 Highland Ave
	Downers Grove, IL 60515

Official Form B 6I Schedule I: Your Income page 3

Fill	in this information to identify your case:			
Deb	Dawn Louise Hacker		Check if this i	s:
D - I-			_	nded filing
	tor 2			ement showing post-petition chapte nses as of the following date:
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	OIS	MM / DD	D/YYYY
Cas	e number		☐ A separa	ate filing for Debtor 2 because Debt
(If kı	nown)	,		ains a separate household
Oi	ficial Form B 6J			
So	chedule J: Your Expenses			12/
Be info	as complete and accurate as possible. If two married people all bring in the space is needed, attach another sheet to this inber (if known). Answer every question.			
Par				
1.	Is this a joint case?			
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?			
	□ No			
	☐ Yes. Debtor 2 must file a separate Schedule J.			
2.	Do you have dependents? ☐ No			
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relationship t Debtor 1 or Debtor 2	o Depe	Does dependent live with you?
	Do not state the	Cton doughtor	8	□ No
	dependents' names.	Step daughter		
		Step daughter	9	■ Yes
				□ No
		Step son	12	 ☐ No
		Son	17	■ Yes
				□ No
		Daughter	19	Yes
		Wife	34	□ No ■ Yes
3.	Do your expenses include expenses of people other than	•		
	yourself and your dependents?			
Par	2: Estimate Your Ongoing Monthly Expenses			
Est	imate your expenses as of your bankruptcy filing date unless y			
	enses as of a date after the bankruptcy is filed. If this is a supplicable date.	olemental <i>Schedule J</i> , che	ck the box a	it the top of the form and fill in th
	ude expenses paid for with non-cash government assistance i			
	value of such assistance and have included it on Schedule I: Yicial Form 6I.)	Your Income		Your expenses
4.	The rental or home ownership expenses for your residence. I payments and any rent for the ground or lot.	nclude first mortgage	4. \$	1,800.00
	If not included in line 4:			
	4a. Real estate taxes	4	a. \$	0.00
	4b. Property, homeowner's, or renter's insurance		b. \$	16.00
	4c. Home maintenance, repair, and upkeep expenses4d. Homeowner's association or condominium dues		c. \$ d. \$	170.00 0.00
	ia. Figure o accordation of condomination duco	7	ω. ψ	0.00

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Debtor 1 Dawn Louise Hacker		Case number (if known)		
5. Add	itional mortgage payments for your residence, such as home equity loans	5. \$	0.00	

Official Form B 6J Schedule J: Your Expenses page 2

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Deb	otor 1	Dawn Lo	uise Hacker	Case num	ber (i	f known)
6.	Utiliti	ies:				
0.	6a.		heat, natural gas	6a.	\$	300.00
	6b.		wer, garbage collection	6b.	\$	308.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.		625.00
	6d.		ecify: ADT	6d.		41.00
7.	Food		ekeeping supplies			1,300.00
8.			hildren's education costs	8.	\$	360.00
9.			ry, and dry cleaning	9.	\$	700.00
			roducts and services	10.	٠.	250.00
		-	ntal expenses	11.		225.00
			Include gas, maintenance, bus or train fare.			
			ar payments.	12.	\$	510.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur					
			surance deducted from your pay or included in lines 4 or 20.		_	
		Life insura		15a.		105.00
		Health ins		15b.		0.00
		Vehicle ins		15c.		226.00
			rance. Specify: Professional Disability	15d.	\$	26.00
16.			clude taxes deducted from your pay or included in lines 4 or 20.	40	•	
17	Spec	·	ease payments:	16.	\$	0.00
17.			ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.	٠.	0.00
			ecify: Student loans debtor	17c.		390.00
			ecity: Student loans non filing debtor spouse	17d. 17d.	٠.	258.00
	17 a.		g debtor spouse car payment		φ.	608.00
18	Your		of alimony, maintenance, and support that you did not report as		Ψ	000.00
10.			your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.			s you make to support others who do not live with you.		\$	0.00
	Spec			19.	-	
20.	Othe	r real prop	erty expenses not included in lines 4 or 5 of this form or on Sche	dule I: Y	our	Income.
	20a.	Mortgages	on other property	20a.	\$	0.00
	20b.	Real estat	e taxes	20b.	\$	0.00
	20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:	AOA dues, ACOFP dues, license, CME conferences	21.	+\$	250.00
		eshare ma			+\$	77.00
00	V		whomoso Add Para Athanash O4		Ф	0.545.00
22.			xpenses. Add lines 4 through 21.	22.	Ф	8,545.00
22			r monthly expenses. monthly net income.			
۷۵.		•	•	23a.	¢	10.254.00
			12 (your combined monthly income) from Schedule I. monthly expenses from line 22 above.			10,254.00
	۷۵۵.	copy your	monthly expenses non-line 22 above.	23b.	Φ	8,545.00
	23c	Subtract v	our monthly expenses from your monthly income.			
	200.		is your <i>monthly net income</i> .	23c.	\$	1,709.00
			•			
24.			an increase or decrease in your expenses within the year after yo			
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?					nt to increase or decrease because of a
			ienno or your mortgage:			
	■ Ye					
	Expla	air):				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker			Case No.			
			Debtor(s)	Chapter	13		
	DECLARATION C	ONCERN	ING DEBTOR	'S SCHEDULI	ES		
	DECLARATION UNDER I	PENALTY C	OF PERJURY BY I	NDIVIDUAL DEE	BTOR		
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of26						
	sheets, and that they are true and correct to the	ne best of my	knowledge, inform	nation, and belief.			
Date	August 22, 2015	Signature	/s/ Dawn Louise I	Hacker			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Dawn Louise Hacker

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$131,394.00 2015 YTD: Debtor Employment Income \$162,844.00 2014: Debtor Employment Income \$152,073.00 2013: Debtor Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$12,832.00 2015 YTD: Wife VA Disability

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B7 (Official Form 7) (04/13)

2

AMOUNT SOURCE

\$20,216.00 2014: Wife VA Disability \$19,248.00 2013: Wife VA Disability

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR *Jimmy Rogers 4724 Vincennes #501 Chicago, IL 60615	DATES OF PAYMENTS cummulative past 3 months	AMOUNT PAID \$1,200.00	AMOUNT STILL OWING \$8,000.00
Westgate Lakes LLC 5601 Windhover Dr Orlando, FL 32819	June 2015, July 2015, August 2015 TIMESHARE MORTGAGE	\$810.00	\$13,916.00
Jacqueline Payne 8551 High Stone Way Frankfort, IL 60423	June 2015, July 2015, August 2015 RENT	\$5,400.00	\$18,000.00
Nissan Motor Acceptance 8900 Freeport Parkway Irving, TX 75063	June 2015, July 2015, August 2015 CAR LOAN	\$991.00	\$19,568.00
Westgate Lakes LLC 5601 Windhover Dr Orlando, FL 32819	6/25/15 TIMESHARE ANNUAL MAINT FEE	\$932.00	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

None

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Bank of America v. Dawn Hacker

NATURE OF PROCEEDING Collections

COURT OR AGENCY AND LOCATION Will County Circuit Court STATUS OR DISPOSITION **Dismissed**

Joliet, IL

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Petti Murphy & Associates 1100 Ravinia Place Orland Park, IL 60462

Debthelper.com 1325 N Congress Ave., #201 West Palm Beach, FL 33401 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

4/10/15

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$2,310.00 for bankruptcy legal

fee and filing fee

5/2015 \$25.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1415 Pine Wood Ct University Park, IL 60484 NAME USED **Dawn Hacker-Rogers**

DATES OF OCCUPANCY

6/2011-5/2013

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF NOTICE ENVIRONMENTAL

LAW

GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND

NAME (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

ENDING DATES

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

None

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 15-28934 Doc 1 Filed 08/24/15 Entered 08/24/15 19:29:58 Desc Main Document Page 41 of 49

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 22, 2015
Signature /s/ Dawn Louise Hacker
Dawn Louise Hacker
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Northe	rn District of Illinois		
In re	Dawn Louise Hacker		Case No.	
		Debtor(s)	Chapter 1:	3
Code.	- , ,	F THE BANKRUPT fication of Debtor	CY CODE	,
Dawn Louise Hacker		X /s/ Dawn Loui	/s/ Dawn Louise Hacker August 22	
Printed Name(s) of Debtor(s)		Signature of D	ebtor	Date
Case No. (if known)		X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

In re	Dawn Louise Hacker	Debtor(s)	Case No. Chapter	13		
	VERIFICATION OF CREDITOR MATRIX					
		Number of Creditors:			40	

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Advocate Medical Group 2311 W 22nd St #300 Oak Brook, IL 60523

American Education Services PO Box 611047 Harrisburg, PA 17106

AMEX PO Box 981537 El Paso, TX 79998

Bank of America PO Box 982235 El Paso, TX 79998

Blatt Hasenmiller 10 S LaSalle St Ste 2200 Chicago, IL 60603

Chase PO Box 15298 Wilmington, DE 19850

Comp Imaging Assoc 1201 S Main St Crown Point, IN 46307

Custom Collection Services 55 E 86th Ave Ste D Merrillville, IN 46410

Dell PO Box 81607 Austin, TX 78708

Genetos Retson & Yoon PO Box 57547 Jacksonville, FL 32241

Great Lakes Credit Union 2525 Green Bay Rd North Chicago, IL 60064

Home Depot PO Box 6497 Sioux Falls, SD 57117

Jacqueline Payne 8551 High Stone Way Frankfort, IL 60423

Jimmy L. Rogers 4724 Vinncennes #501 Chicago, IL 60615

Jimmy Rogers 4724 Vincennes #501 Chicago, IL 60615

John Hacker 16222 Stuebner Airline Rd #503 Spring, TX 77379

Jonathon OHara, attorney at Law 1304 Vale Park Rd Valparaiso, IN 46383

Kohls PO Box 3115 Milwaukee, WI 53201

LTD 7322 Southwest Freeway Ste 1600 Houston, TX 77074

Lynn Pampalone 1560 Harrison St Crown Point, IN 46307

Lynn Pampalone 15690 Harrison St Crown Point, IN 46307

Mohela/Dept Edu 633 Spirit Dr Chesterfield, MO 63005 Nationwide PO Box 26314 Lehigh Valley, PA 18002

Navient PO Box 9500 Wilkes Barre, PA 18773

Neurological Institute 521 E 86th Ave Ste Z Merrillville, IN 46410

Nissan Motor Acceptance 8900 Freeport Parkway Irving, TX 75063

Olympia Fields Dental Assoc 2555 W lincoln Hwy #107 Olympia Fields, IL 60461

Patricia Hacker 24826 S Willow Brook Trail Crete, IL 60417

Porter County Anesthesia 157 Franklin Valparaiso, IN 46383

Portfolio Recovery 140 Corp Blvd Norfolk, VA 23502

Procare Physical Therapy 60 W 94th Pl Crown Point, IN 46307

Sanaz Hamidi MD 301 W Homer St Michigan City, IN 46360

Sprint 6391 Sprint Pkwy Overland Park, KS 66251 SRA 401 Minnetonka Rd Somerdale, NJ 08083

Stanley Bartkus 2653 W George St Chicago, IL 60618

Tamara L. Rogers 24826 S Willow Brook Trail Crete, IL 60417

Tanara Rogers 24826 S Willow Brook Trail Crete, IL 60417

Thomas L Murphy 1100 Ravinia Pl Orland Park, IL 60462

Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306

Westgate Lakes LLC 5601 Windhover Dr Orlando, FL 32819